

UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI



INTERNET CREDIT CARD MANUAL



September 2006

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# INTERNET CREDIT CARD PAYMENTS

## Overview

*Pay.gov* is a web based secure application which allows online payments to be made by credit card or debit card from a checking or savings account 24 hours a day, 7 days a week. For CM/ECF the use of *Pay.gov* is designed to:

- Allow attorney filers to make secure electronic payments to the U.S. Treasury interactively as part of the electronic filing process.
- Discontinue the current requirement to provide the Clerk's Office with updated hard-copy credit card authorization and account information.
- Provide an improved tracking and record keeping method for fees paid.

**COURT POLICY: Payment of all filing fees for CM/ECF transactions must be made online through the *Pay.gov* application the same day the transaction is submitted. Directions for paying outstanding fees are found under the "Internet Payments Due" section beginning on Page 11. If your account is not settled each day, it is likely the system will prevent you from filing until the outstanding balance has been paid.**

## Attorney Benefits

Attorneys can:

- Pay filing fees with a credit card over the Internet at any time.
- Review Internet credit card transaction payment history.
- Review any outstanding payments due to the Court.
- Request online payment of unpaid balances.

## Browser Compatibility

All CM/ECF users making fee payments by Internet credit card through *Pay.gov* **MUST** use Internet Explorer 5.5 or higher as their browser. This is the only browser supported by the most recent version of the Treasury's *Pay.gov* application.

Your Browser needs 128-bit encryption enabled to pay over the Internet. Follow the instructions

below to determine if the Microsoft Internet Explorer browser supports 128-bit encryption.

1. Click on the “Help” tab on the menu bar at the top of the screen
2. Scroll down and select “About Internet Explorer”
3. A small window appears in the center of the screen indicating the version, as well as the encryption or cipher strength of the browser (either 40-bit, 56 bit or 128-bit). If the screen indicates a 40-bit or 56-bit version, or if it does not indicate the encryption level, you will need to upgrade to a version with 128-bit encryption.

## Procedures for Making Online Payments

**IMPORTANT NOTE: When making payments in CM/ECF, never use the browser's Back Button. Use of the Back Button may lead to incomplete data being transmitted and pages being loaded incorrectly. Please use the links provided whenever possible. Single-click only, never double-click.**

## Filing a New Bankruptcy or Adversary Case

Once completion of the filing process has been made, the Electronic Payment window will appear. You have the option of selecting “Pay Now” or “Continue Filing.”

The screenshot shows the CM/ECF (Case Management/Electronic Case Filing) interface. At the top is a dark blue navigation bar with the CM/ECF logo on the left and links for Bankruptcy, Adversary, Query, Reports, Utilities, and Logout on the right, followed by a yellow question mark icon. Below the navigation bar, the page title is "Open Voluntary Bankruptcy Case". A blue informational message states: "All Petitions Paid in Installments Must be Accompanied by An Application To Pay Filing Fees in Installments. Otherwise, The Full Fee Will Be Charged To your Credit Card." Below this, a blue instruction reads: "LEAVE THE RECEIPT NUMBER BLANK IF YOU WILL BE PAYING VIA THE INTERNET!". The form contains a "Receipt #" label followed by a text input field, and a "Fee: \$299" label. At the bottom of the form are two buttons: "Next" and "Clear".

### Full payment at case opening:

- If the filing fee is being paid in full at the time of filing, click **Next** and complete

the case opening process.

For installment cases:

- If a partial payment is being made at the time of filing, change the fee field to the appropriate amount to be charged. Click **Next** and complete the case opening process.

Exempt from fees:

- When filing a pleading that is exempt from fees (for example, an AGREED motion for relief from stay or an item exempted pursuant to the bankruptcy code), change the fee amount to **0.00**. Click **Next** and complete the case opening process.

In Forma Pauperis:

- When filing an Application for Waiver of Filing Fees, In Forma Pauperis, change the fee amount to **0.00**. Click **Next** and complete the case opening process.

## Filing a Document That Requires a Fee

When filing a document that requires a fee, the following window will appear:

The screenshot shows the ECF system interface. At the top is a blue navigation bar with the ECF logo and links for Bankruptcy, Adversary, Query, Reports, Utilities, and Logout. Below the navigation bar, the page title is "File a Motion:". The main content area is light gray and contains the following information: Case number "06-00041 Ruby Martin" with a link to the case; "Type: bk", "Chapter: 7 v", and "Office: 3 (Jackson Divisional Office)"; and "Assets: n". A prominent instruction in blue and red text reads: "LEAVE THE RECEIPT NUMBER BLANK IF YOU WILL BE PAYING VIA THE INTERNET!". Below this, there is a "Receipt #:" label followed by a text input field and a "Fee: \$150" label. At the bottom left, there are two buttons: "Next" and "Clear".

Full payment upon filing:

- If the full amount is being paid at the time of filing, click **Next** and complete the docketing process.

Exempt from fees:

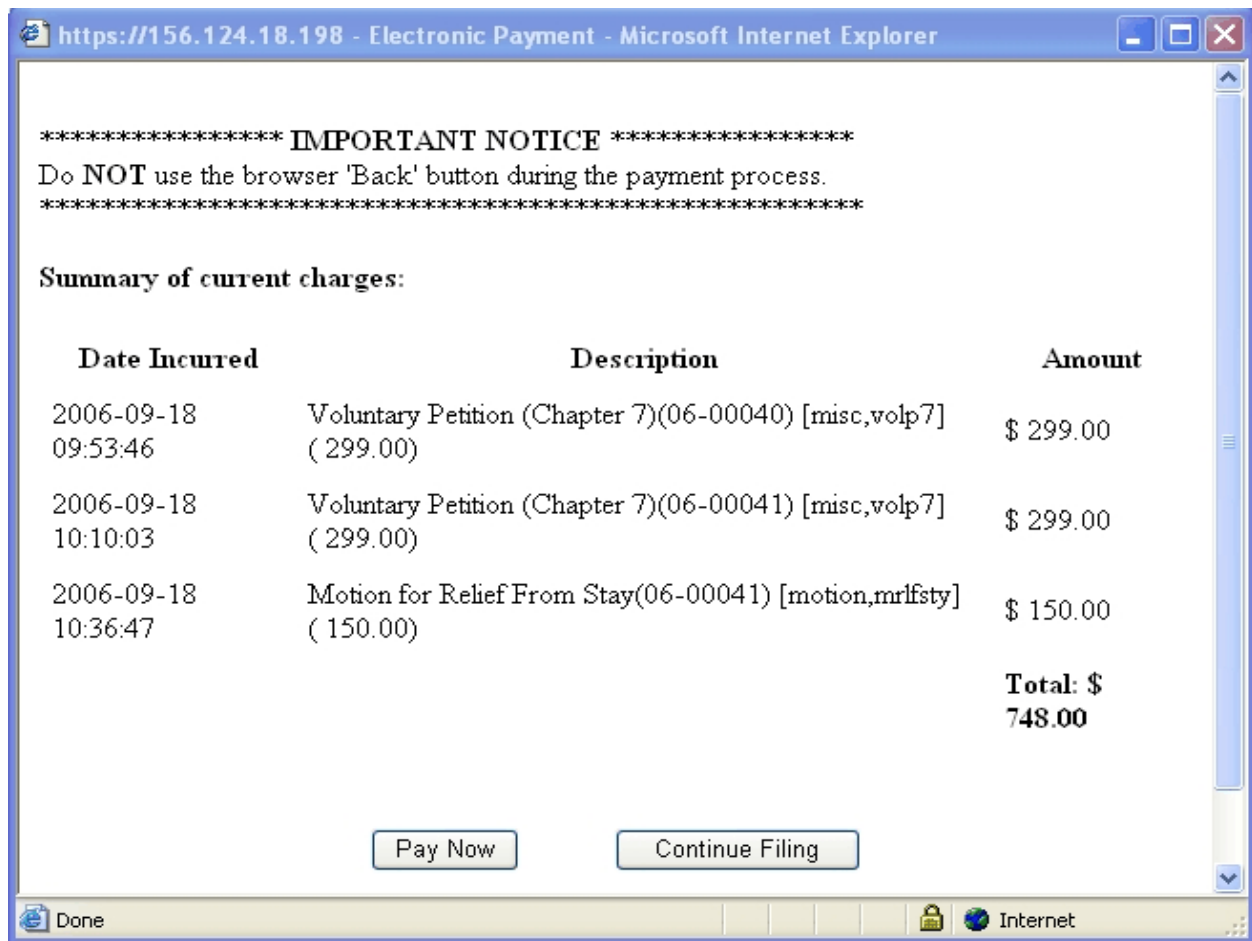
- If payment of a fee is exempt, change the fee amount to **0.00**. Click **Next** and complete the docketing process.

**After Your Document is Filed**

At the completion of the filing process and after the e-mail notification is submitted, a pop-up Electronic Payment window will appear so that the associated charge to your credit card may be entered.

**NOTE: If your computer has pop-up blocking software installed, you may be prevented from seeing the payment window(s). Please refer to the pop-up blocking software application documentation for instructions on how to temporarily turn it off or how to permanently set the computer to allow pop-ups from our web site.**

You have the option of paying the filing fee now or continue filing and pay the accumulated costs at the end of the day (allowing you to pay for all transactions at one time). Keep in mind that the payment window reappears every time a pleading is docketed (even pleadings that do not require a fee) until payment has been made. All filing fees must be paid by the end of the day.



“Continue Filing” option:

- Each time a document is filed that requires a fee, the summary of current charges window will appear and display the accumulated charges.
- If the filing fee remains unpaid at the end of the day, you may be locked out of the system.

“Pay Now” option:

- Once the **Pay Now** button is clicked, a security-protected window will appear that will allow the completion of the credit card process.
- Fields followed by an asterisk (\*) are required.
- Cardholder name, the first address line and zip code default to the values shown

in CM/ECF.

https://qa.pay.gov - Online Payment - Microsoft Internet Explorer

**Online Payment** [Return to your originating application](#)

**Step 1: Enter Payment Information** 1 | 2

**Pay Via Plastic Card (PC) (ex: American Express, Diners Club, Discover, Mastercard, VISA)**

Required fields are indicated with a red asterisk \*

Account Holder Name: DAVE RICHARDS \*

Payment Amount: \$748.00

Billing Address: PO Box 148 \*

Billing Address 2:

City: Jackson

State / Province: Mississippi - MS

Zip / Postal Code: 39201

Country: United States \*

Card Type: Visa \*

Card Number: 4111111111111111 \* (Card number value should not contain spaces or dashes)

Security Code: (On the back of your Card, find the last 3 digits) [Help finding your security code](#)

Expiration Date: 03 / 2007 \*

Select the "Continue with Plastic Card Payment" button to continue to the next step in the Plastic Card Payment Process.

**Note:** Please avoid navigating the site using your browser's Back Button - this may lead to incomplete data being transmitted and pages being loaded incorrectly. Please use the links provided whenever possible.

Internet

- There is no verification of these values by *Pay.gov*.
- Changing any of these fields in this window does **not** affect the CM/ECF account. Any changes to your address must still be made in ECF via the "Maintain Your ECF Account" windows.
- When the **Continue with Plastic Card Payment** button is clicked, the Payment Summary window is displayed.



https://qa.pay.gov - Online Payment - Microsoft Internet Explorer

**Online Payment** [Return to your originating application](#)

**Step 2: Authorize Payment** 1 | 2

**Payment Summary** [Edit this information](#)

Address Information	Account Information	Payment Information
<b>Account Holder Name:</b> DAVE RICHARDS <b>Billing Address:</b> PO Box 148 <b>Billing Address 2:</b> <b>City:</b> Jackson <b>State / Province:</b> MS <b>Zip / Postal Code:</b> 39201 <b>Country:</b> USA	<b>Card Type:</b> Visa <b>Card Number:</b> *****1111 <b>Expiration Date:</b> 3 / 2007	<b>Payment Amount:</b> \$748.00 <b>Transaction Date and Time:</b> 09/18/2006 12:27 EDT

**Email Confirmation Receipt**  
 To have a confirmation sent to you upon completion of this transaction, provide an email address and confirmation below.

**Email Address:**

**Confirm Email Address:**

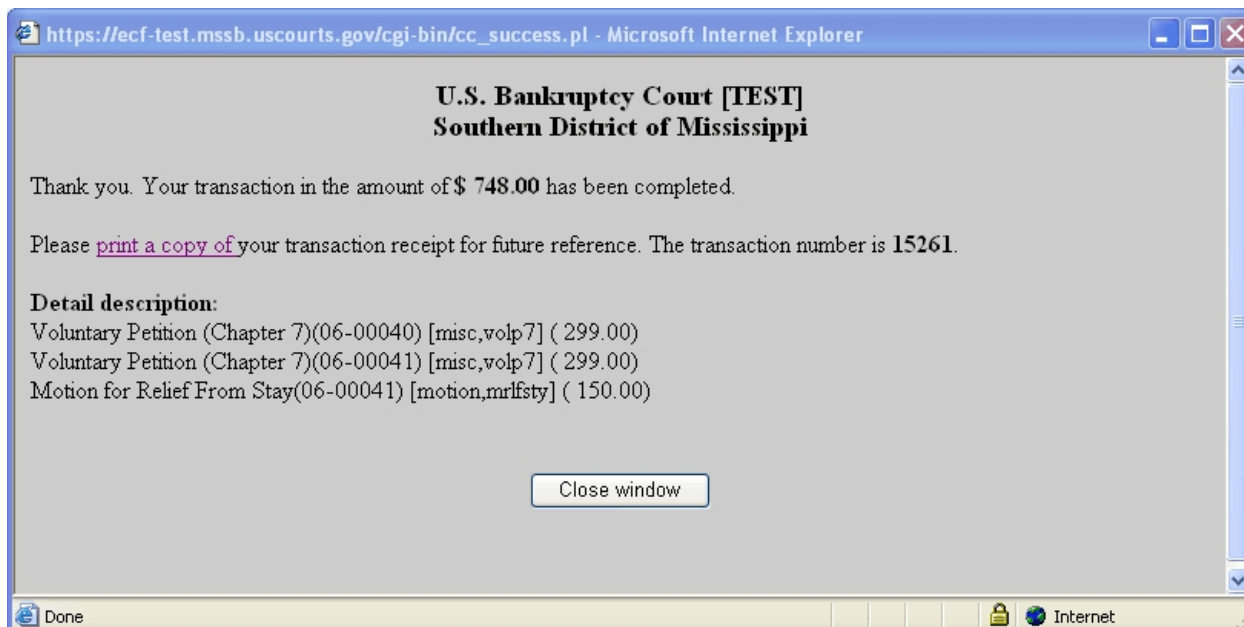
**CC:**  Separate multiple email addresses with a comma

**Authorization and Disclosure**  
**Required fields are indicated with a red asterisk \***

I authorize a charge to my card account for the above amount in accordance with my card issuer agreement. ☒ \*

Press the "Submit Payment" Button only once. Pressing the button more than once could result in multiple transactions.

- You must:
  1. Enter an e-mail address to receive a confirmation receipt (Optional).
  2. Select the **Authorization** checkbox.
  3. Click the **Submit Payment** button once only. Pressing the button more than once could result in multiple charges to your credit card.
- Once the transaction has been successfully processed, you will receive a receipt number and a notation that the submitted credit card was appropriately charged and the payment is immediately docketed in the case. The receipt has a link for printing and it is recommended that you print a copy for your records. If you entered an e-mail address in the window above, you will also receive a receipt from *Pay.gov*.
- Print the *Pay.gov* receipt for your records.



## Procedure for Uploading a Case Using Third-Party Software

The payment pop-up window may or may not appear on the screen depending on the case upload software.

If the payment pop-up window does not appear, payment may be made through the “Utilities” menu in CM/ECF. See the directions for “Internet Payments Due” beginning on Page 11.



## Online Reports

### Internet Payment History

To access a list of your Internet credit charges:

- Click on “Utilities”
- Click on “Internet Payment History”
- Enter date range

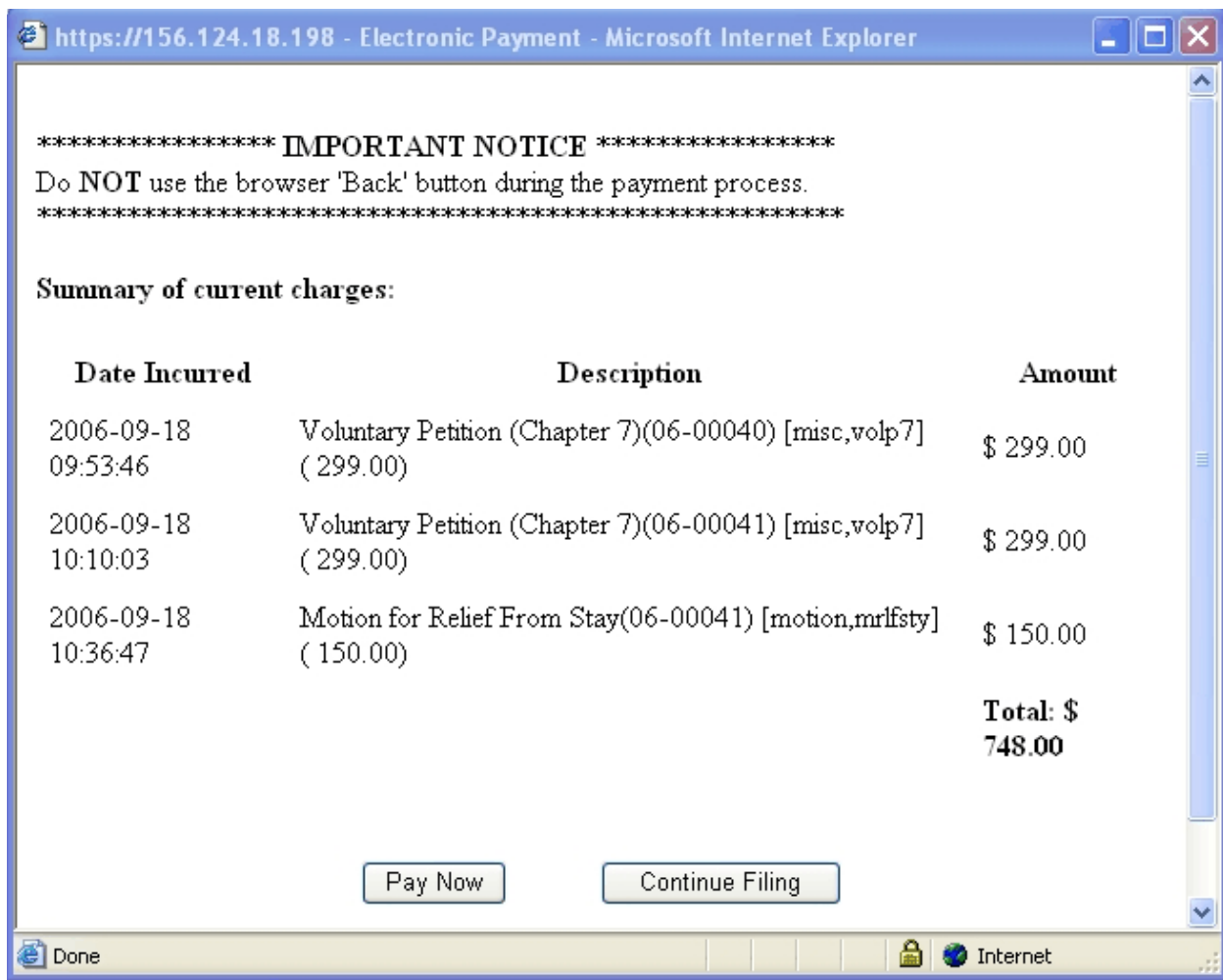
- Click on “Run Report”

<div>  <span>Bankruptcy • Adversary • Query • Reports • Utilities • Logout</span>  </div>				
U.S. Bankruptcy Court [TEST] Southern District of Mississippi Internet Payment History for RICHARDS , DAVE 8/18/2006 to 9/18/2006				
Date Paid	Description	Payment Method	Receipt #	Amount
2006-09-18 11:31:34	Voluntary Petition (Chapter 7)(06-00040) [misc,volp7] ( 299.00)			
	Voluntary Petition (Chapter 7)(06-00041) [misc,volp7] ( 299.00)			
	Motion for Relief From Stay(06-00041) [motion,mrfsty] ( 150.00)			
		credit card	15261	\$ 748.00

## Internet Payments Due

To access a list of unpaid filing fees:

- Click on “Utilities”
- Click on “Internet Payment Due”
- A pop-up window will indicate the accumulated credit card charges. If no fees are owed, the message will confirm that no fee is due. If a pop-up window or message is not displayed, you may have a pop-up blocker that is preventing the payment window from being shown.
- If the election is made to continue filing, be aware that the fee window will continue to pop-up every time a pleading is filed (even pleadings that do not require fees) until the payment is made.



## Important Information

## Pop-up Blocking Software

The use of pop-up blocking software is the most common problem when paying online. Pop-up blocking software may prevent viewing of the payment window(s). Please refer to the software documentation to turn off or allow the credit card pop-up window to appear.

Below are some examples of common pop-up blockers. The buttons that are highlighted show where the pop-up blocking features can be disabled.



## Confirmation Issues

If you receive an error message that references a transaction ID number:

- Review “Internet Payment History” under the “Utilities” menu
- Review the docket report on PACER
- Contact the court to see if the transaction was successful

**IMPORTANT: Do not re-file the pleading. Re-filing may result in duplicate charges to your credit card.**

Other reasons an error message may be displayed:

- Address entered may not match the credit card billing address
- Insufficient funds
- Credit card has expired or if the expiration date occurs during the current month in which you are attempting to make your payment, the financial institution may require the new card be activated prior to the transaction.
- Invalid credit card number entered

Under these circumstances, check with the credit card issuer to determine why the transaction failed.

## **Internet Cache**

If configured to do so, the computer stores a copy of every web page that you visit. These stored files, called Internet Cache, allow the computer to display a previously visited web page faster. However, if a page has changed since it was viewed last, the page may not be the correct one. You may set your browser to automatically refresh and clear the Internet Cache so you always get the most up-to-date information available and avoid symptoms such as missing user options and old hyperlinks.

Internet Explorer 5.5:

- On the menu bar, click **Tools, Internet Options**
- At the General tab, under Temporary Internet Files:
  1. Click **Delete Files....**click **OK**
  2. Click **Settings...**
  3. Select **Every visit to the page**, click **OK**
  4. In the Internet Options dialog box, click **OK**.